

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Dean T Foust
Laurie Jean Foust
Debtors

Case No. 20-00984-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 19

Date Rcvd: Jun 29, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 01, 2020.

db/jdb
5312653 +Dean T Foust, Laurie Jean Foust, 239 Hilday Church Road, Bloomsburg, PA 17815-6949
5312654 Geisinger, PO Box 983148, Boston, MA 02298-3148
+KML Law Group, Suite 5000 BNY Mellon, Independ Center 701 Market St,
Philadelphia, PA 19106-1538
5312659 +PP&L Electric Utilities, 2 North Ninth Street CPC-GENN1, Allentown, PA 18101-1139
5312657 Penn Credit, Attention Bankruptcy, 2800 Commerce Dr PO Box 69703,
Harrisburg, PA 17106-9703
5312658 +Philadelphia FCU, Attn: Bankruptcy, 12800 Townsend Rd, Philadelphia, PA 19154-1095
5312660 Prothonotary's Office, Columbia County Courthouse, PO Box 380, Bloomsburg, PA 17815-0380
5312661 +Scott Township Sewer Authority, 350 Tenny Street, Bloomsburg, PA 17815-3251
5312663 +Susquehanna Surgery Center, 6850 Lowe Rd, Bloomsburg, PA 17815-8795
5312664 Susquehanna Valley Diagnostics, 6850 Lows Rd Suite 317, Bloomsburg, PA 17815-8708
5312665 +Susquehanna Valley Medical, Specialties, 6850 Lows Rd, Bloomsburg, PA 17815-8795
5312666 +Torres Credit Serv, 27 Fairview PO Box 189, Carlisle, PA 17013-0189
5312667 +UGI Utilities Inc, Attn: Remittance Processing, PO Box 15503, Wilmington, DE 19850-5503
5312669 +US Bank Nat Ass Trustee, for the Holders of the CIM, 3217 S Decker Lake Drive,
Salt Lake City, UT 84119-3284

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5312652 +EDI: CAPIO.COM Jun 29 2020 23:33:00 Capio Partners LLC, Attn: Bankruptcy, Po Box 3498,
Sherman, TX 75091-3498
5312655 E-mail/Text: camanagement@mtb.com Jun 29 2020 19:50:27 M&T Credit Services,
Attn: Bankruptcy, Po Box 1288, Buffalo, NY 14240
5312656 +EDI: AGFINANCE.COM Jun 29 2020 23:33:00 OneMain Financial, Attn: Bankruptcy,
Po Box 3251, Evansville, IN 47731-3251
5312662 E-mail/Text: jennifer.chacon@spservicing.com Jun 29 2020 19:50:58
Select Portfolio Servicing, Po Box 65250, Salt Lake City, UT 84165-0250
5312668 E-mail/Text: bkrcy@ugi.com Jun 29 2020 19:50:48 UGI Utilities Inc., PO Box 13009,
Reading, PA 19612-3009

TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 01, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 29, 2020 at the address(es) listed below:

James Beatrice on behalf of Debtor 2 Laurie Jean Foust beatricelaw@aol.com
James Beatrice on behalf of Debtor 1 Dean T Foust beatricelaw@aol.com
James Warmbrodt on behalf of Creditor U.S. Bank National Association, as indenture trustee,
for the holders of the CIM Trust 2017-4, Mortgage-Backed Notes, Series 2017-4
bkgroup@kmlawgroup.com
Robert P. Sheils, Jr (Trustee) rsheils@sheilslaw.com, PA41@ecfcbis.com:psheildon@sheilslaw.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 Dean T Foust
First Name Middle Name Last Name

Debtor 2 Laurie Jean Foust
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **5:20-bk-00984-RNO**

Social Security number or ITIN xxx-xx-2240
EIN --

Social Security number or ITIN xxx-xx-3233
EIN --

Order of Discharge

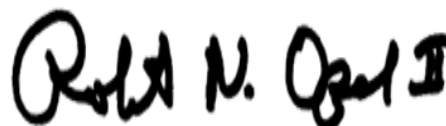
12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Dean T Foust
aka Dean Foust

Laurie Jean Foust
aka Laurie J Foust

**By the
court:**



Honorable Robert N. Opel, II
United States Bankruptcy Judge
By: AutoDocketer, Deputy Clerk

6/29/20

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.